

Exhibit A – Summary of Approved E.D. Va. Tribal Lending Settlements

Case Name	# of Lending Entities	Class Size	Estimated Damages (“Interest” - If Known)	Cash Component	Scope of Debt Cancellation	Status
<i>Gibbs v. Plain Green, LLC, et al.</i> Case No. 3:17-cv-00495-MHL	3	1,045,248	\$1,330,000,000.00 ¹	\$16,750,000 (potentially \$105.75 million) ²	Loans owned by the tribal lenders and limited to loans issued three years prior to the settlement (Plain Green) and two years prior to the settlement (Mobilloans and Great Plains Lending) ³	Settlement reached before <i>Big Picture</i> Final approval granted Dec. 13, 2019
<i>Turner, et al. v. ZestFinance, Inc., et al.</i> , No. 3:19-cv-00293-DJN	1	366,494	Not requested by the Court or provided in the public settlement filings	\$18,500,000	Loans owned by the lender prior to October 31, 2018 (approximately 16 months prior to preliminary approval of settlement) with an outstanding balance as of December 31, 2019	Settlement reached after <i>Big Picture</i> Final approval granted June 30, 2020
<i>Williams v. Galloway, et al.</i> , No. 3:19-cv-00470-REP (<i>Big Picture</i>)	1	450,000	Not requested by the Court or provided in the public settlement filings	\$8,700,000	Applies only to “charged off” loans at least 210 days in default, or loans where the borrower has paid 2.5 times the original principal amount (an interest rate not lawful in any state)	Settlement reached after <i>Big Picture</i> Preliminary approval granted; final approval hearing scheduled for December 15, 2020
<i>Hayes v Delbert Servs. Corp.</i> , No. 3:14-cv-00258-JAG ⁴	1	15,126	Not requested by the Court or provided in the public settlement filings	\$9,435,000	\$5,900,000 in loans held by the tribal lending entity Western Sky Financial	Settlement reached before <i>Big Picture</i> Final approval granted June 6, 2017
THIS CASE	1	606,318	\$471,980,254.92	\$65,000,000	\$76,000,000, which includes all loans owned by AWL in its Collection Portfolio at the time the provision was negotiated	Settlement reached after <i>Big Picture</i>

¹ This is the total of the \$1.13 billion nationwide class and \$200 million Pennsylvania-only “allowed claims” in the Chapter 11 Bankruptcy Proceedings of key Defendant Think Finance. See *In re Think Finance, LLC*, No. 17-33964-hdh11 (Bankr N.D. Tex.) ECF No. 1405 at 20, 29-30.

² The amount approved by Judge Lauck does not include an additional amount of approximately \$39 million concurrently provided to the settlement class by the principal defendants through the N.D. Tex. Bankruptcy Court in the Think Finance Bankruptcy. This also does not include an additional \$50 million pursuant to documents filed on October 19, 2020, that would be provided to the *Gibbs* class if the settlement receives preliminary and final approval. If all amounts are included for comparison purposes here, the \$105.75 million total cash value would represent less than 8% of the total estimated interest paid by class members in the *Gibbs* action versus the 13.8% here.

³ This does not appear to include loans sold to a debt buyer, National Credit Adjusters, which is a party to the recently-filed (October 19, 2020) settlement in *Gibbs*.

⁴ Companion civil action related to the Virginia Attorney General’s action described here: <https://www.oag.state.va.us/media-center/news-releases/877-january-31-2017-cashcall-to-refund-millions-to-va-consumers-over-illegal-online-lending-scheme>.